REMARKS

Attorney for Applicants has carefully reviewed the outstanding Office Action on the above-identified application.

Claims 1-10, 12-24, 26-38, 40-52, and 54-56 were rejected in the Office Action as obvious over U.S. Patent No. 6,029,149 to <u>Dykstra, et al.</u> in view of U.S. Patent No. 6,385,594 to <u>Lebda, et al.</u> For the reasons set forth below, Applicants respectfully traverse this rejection, and submit that the pending claims are patentable over <u>Dykstra, et al.</u> in view of <u>Lebda, et al.</u>, taken alone or in combination.

Independent claim 1 recites the limitation of **"means for generating a computer screen for displaying the numeric risk score and the risk category to a user."** Similar limitations are present in claims 15, 29, and 43. This claimed feature can be seen in **FIG. 5** of the present application, reproduced below:

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As can be seen, the computer screen display includes a numeric risk score for a loan (the "320" score shown at reference numeral **78**), and the risk category for a loan (the "Investigate" category shown at reference numeral **80**).

The Office Action concedes that Dykstra, et al. does not disclose this claimed feature, but contends that Lebda, et al. does. However, neither the excerpts of Lebda, et al. quoted in the Office Action, nor any other portion of Lebda, et al., discloses this claimed feature. While Lebda, et al. discloses displaying credit decision information to a user, the system of Lebda, et al. does not display a numeric risk score and a risk category to a user in a computer screen.

The portions of Lebda, et al. quoted in the Office Action (i.e., column 11, lines 40-67 and column 12, lines 1-29) make no mention of a computer screen which displays both a numeric risk score and the risk category for a loan. As can be seen below, nowhere in column 11, lines 40-67 and column 12, lines 1-29 is there any disclosure of a computer screen which displays both a numeric risk score and a risk category for a loan. The quoted excerpts correspond to claim 26 of Lebda, et al., but nowhere in this claim is there any mention of displaying in a computer screen both a numeric risk score and a risk category for a loan:

26. A computer-readable medium having computer executable instructions for coordinating submission of an electronic credit qualification form between a consumer and a plurality of lending institutions, comprising:

receiving selection criteria from the plurality of lending institutions;

storing the selection criteria in a database;

receiving credit data for the electronic credit qualification form from the consumer;

comparing the credit data to the selection criteria of the database, the selection criteria useful for selecting a successful credit qualification form and defined by each of the lending institutions based on their particular lending criteria;

in response to the credit data satisfying the selection criteria, identifying each lending institution associated with a match of the credit data to the selection criteria as a possible candidate for offering credit or a loan to the consumer;

selecting a predetermined number of the matching lending institutions and forwarding the credit data to the selected set of the matching lending institutions, the forwarding of the credit data occurring without a delay for reception of any credit decisions from said lending institutions associated with a match of said credit data, said predetermined number being less than a total number of the matching lending institutions previously

identified and being greater than one when a plurality of identified lending institutions exists;

receiving a plurality of positive credit decisions from the matching lending institutions of the selected set regarding an offer of credit or a loan to the consumer;

displaying information including each credit decision to the consumer advising that the selected set of the matching lending institutions represents possible candidates for offering credit or a loan to the consumer, thereby providing the consumer with the opportunity to accept the credit or loan offer from one of the selected set of identified lending institutions, such that the selected set of identified lending institutions competes for business with the consumer;

determining an appropriate transfer method to transmit the electronic credit qualification form to each selected one of the matching lending institutions;

sending the electronic credit qualification form to each selected one of the matching lending institutions via the appropriate transfer method;

accepting a consumer's decision via a web site regarding the offer of credit or a loan from the selected ones of the matching lending institutions, the consumer's decision comprising an acceptance, denial or request for more information regarding a positive credit decision for one of said lending institutions associated with a match of said credit data; and

forwarding the consumer's decision to the selected ones of the matching lending institutions.

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At best, the portion of Lebda, et al. quoted in the Office Action (and circled above) discloses displaying *credit decision information* to a consumer, so that the consumer has the opportunity to accept credit or a loan from a lending institution. However, this is clearly not a numeric risk score for a loan, nor does it represent a risk category for a loan. As such, Lebda, et al. is wholly deficient, and fails to teach or suggest Applicants' claimed limitation of a computer screen which displays both a numeric risk score and a risk category for a loan.

In view of the foregoing, Applicants respectfully submit that neither Dykstra, et al. nor Lebda, et al., taken alone or in any combination, teach or suggest each element of amended independent claims 1, 15, 29, 43 and their associated dependent claims.

All issues raised in the Office Action are believed to have been addressed. Claims 1-10, 12-24, 26-38, 40-52, and 54-56 are pending and are in condition for allowance. Re-examination is requested and favorable action solicited.

Respectfully submitted,

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